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Gender Disparity in Farmers Access to Agric Credit among Members of Cooperative Societies in Ogbaru Local Government Area if Anambra State

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ABSTRACT

It has been asserted in the literature that men and women continue to have differential access to agricultural resources despite the seemingly equal roles they play in agriculture in many developing countries. Due to geographical and cultural differences, the assertion further warrants an empirical probing. Consequently, this study examines gender disparity in farmers' access to agricultural credit: A study of selected cooperative societies in Ogbaru Local Government Area of Anambra state. Specifically, the study empirically examined the socioeconomic factors influencing farmers' access to agricultural credit, compared the quantum of credit available to male and female farmers, and also determined the influence of gender in access to agricultural credit using paired sample t-test and the regression analysis. Findings revealed that the joint effect of the explanatory variable in the model account for 74.1% of the variations in the factors influencing farmers access to agricultural credit. Five coefficients (Age, Educational qualification, Farming experience, Income and amount of savings) were significantly influenced farmers access to agricultural credit. Gender as a factor was not significant in influencing access to cooperative loans. There is no significant difference in female and male farmers' access to agricultural credit. The researcher therefore recommends that: Government should advance adequate farm credit to farmers irrespective of gender to enable them improve food production as well as ensure food security in the area. A supervised credit scheme should be set up by the government as well as functional and effective credit access which would serve as panacea for gender differential in credit access.

Keywords: *Gender, Farmers, Agric Credit, Cooperative Societies*

INTRODUCTION

Women have been the core subject of gender and the term 'gender issues' has been widely used to refer to disadvantages faced by women in the field of agriculture despite the theoretical meaning of gender as roles of males and females (Anaglo, Boateng1 & Boateng, 2014; Okali, 2011).Meinzen-Dick and Quisumbing (undated) noted that attention to gender in agriculture is not new, but in the past it has often been limited to a few specialized programs targeting women or "mainstreaming" efforts that embed attention to gender within programs, with too little follow-through. That seems to be changing. A number of key development agencies and donors are drawing on gender analysis in their programming, targeting by gender, and building in accountability. For example, FAO's 2012 gender strategy commits to allocating 30 percent of operational budgets to interventions targeted to women and to disaggregating data in all FAO statistical databases by sex. The Bill & Melinda Gates Foundation's policy on gender-responsive agricultural programming is summarized as "Know Her, Design for Her, Be Accountable to Her." It will be absolutely unfair to assert that women are marginalized in the agricultural sector without adequate research to establish it.

National averages of women in the agricultural labour force vary globally (United Nation, 2000). Women have a principal role in agric business, food processing and consumer related activities. Women perform the bulk of substance production (70%) and the reproductive work(Bryson, 1981; International Labour Organization (ILO), 1984; Boyle, 1988). The International Labour Organization (1984) estimated that 78% of women in Africa are

active in agriculture compared to only 64% of men. Jiggins et al. (1997) reveal that women play pivotal role in food security because of their strategic position in the household and productive work they do outside. They further stated that out of 95% small-scale farmers in Nigeria who actually feed the nation, 55% of them are women. Women have been found to contribute 60% of the labour force, produce 80% of food, and earn 10% of the money income but own one percent of the farm asset.

In Nigeria and most African Countries, women farmers play a very important role in agriculture (broiler and other food crops production) (Adinya, 1995). Women are regarded as the bedrock of food production particularly in developing countries (Agbor, 1991). Kuye et al. (2006) revealed that the contributions of women to national development, has been a major area of interest and the focus of a considerable amount of research activity. They further stated that in the recent years, researchers have focused on the dynamic role women can and have played in changing the rural communities. It has been discovered that women constitute a potential group in rural development combing domestic, procreative and other activities, to ensure that survival of their families.

Despite the various contributions and efforts by womenin broiler production, studies reveal that there are someconstraints that militate against women's role in broilerproduction in Cross River State, Nigeria, Africa and theworld at large. For instance, findings from the poverty anddevelopment study conducted by the World Bank inNigeria using participatory poverty assessment methodindicated that the consequences of being a woman inNigeria include amongst others, the likelihood of havingvery limited coping strategies and safety nets andconstantly living with a sense of insecurity (World Bank,1999; Adeolu and Taiwo, 2004). Adeolu and Taiwo(2004) revealed that most communities in Nigeria areagricultural or farm based; reports have it that there areunequal gender access to productive resources suchas(land, labour, and capital at farm level.

STATEMENT OF THE PROBLEM

This study was informed by the perceived gender disparity in farmers access to agricultural credit (Anang, Sipiläinen, Bäckman and Kola, 2015). Credit has been considered as one of the critical inputs in agriculture. It is also regarded as an effective means of economic transformation and poverty alleviation (Nwankwo, 2008).It has been asserted in the literature that access to agricultural credit remains a critical challenge to smallholder farmers in many developing countries (Anang et al, 2015). According to Anang et al (2015), this is because smallholder farmers often require small loans which are difficult to administer while majority of them also lack the needed collateral to be able to borrow from formal sources. Where collateral requirements are met, the sheer size of potential borrowers always seems to exclude others from borrowing. In addition to that men and women continue to have differential access to agricultural resources despite the seemingly equal roles they play in agriculture in many developing countries (Anaglo, Boateng and Boateng, 2014). According to Ogunlela and Mukhtar (2009), gender inequality is dominant in the agricultural sector and this constitutes a bottleneck to development, calling for a review of government policies on agriculture to all the elements that place rural women farmers at a disadvantage. FAO (2011), stated that the agriculture sector is underperforming in many developing countries, and one of the key reasons is that women do not have equal access to the resources and opportunities they need to be more productive. If the acclaimed unequal access to the resources and opportunities persist, then it will be difficult to fight the human miseries of hunger and poverty that knows no bounds. FAO (2011), also stated that we must promote gender equality and empower women in agriculture to win, sustainably, the fight against hunger and extreme poverty. Against the assertion and submission of Ogunlela and Mukhtar (2009) and FAO (2011), Anaglo et al (2014), observed that there was no significant difference between gender and access to credit and women also have more access to credit than men. Differences in the findings of Ogunlela and Mukhtar (2009), FAO (2011) and Anaglo et al (2014), suggest that it is not yet clear if there is significant differences between gender and access to agricultural credit. This work therefore fills the gap by investigating gender disparity in farmers access to agricultural credit with particular focus on Ogbaru Local Government Area which is in one of the acclaimed agricultural zones of the state.

OBJECTIVES OF THE STUDY

The main objective of this study is to examine gender disparity in farmers' access to agricultural credit: A study of selected cooperative societies in Ogbaru Local Government Area of Anambra state. Specifically, the study intends to:

- Examine the socioeconomic factors influencing farmers' access to agricultural credit.
- Compare the quantum of credit available to male and female farmers.
- Determine the influence of gender in the farmers access to agricultural credit

Hypotheses

H_{o1}: Socioeconomic factors have no significant influence on farmers' access to agricultural credit.
H_{o2}: There is no significant difference between female and male farmers access toagricultural credit.
H_{o3}: Gender is not a significant determinant of farmers' access to agricultural credit.

REVIEW OF RELATED LITERATURE

Related studies on gender disparity in line with the topic under consideration have been reviewed. For example, Adinya, Ogbonna, Umoh, and Idio (2013) examined awareness creation on gender access, utilization and repayment of loans by broiler farmers in Cross River State, Nigeria. They discovered that the female gender has more access to loan acquisition, utilization and repayment in Cross River State, Nigeria.Agbaladozie (2008) carried out an economic analysis of gender and credit Supply for poultry farming in Imo state. Mean, percentages, frequency distribution, net farm incomeanalysis, multiple regression models, Z-test, Analysis of variance (ANOVA) and schefftest. Findings revealed that there was a significant difference in the net return and amount of credit supply to male and female poultry farmers in Imo State by institutional and non-institutional sources.Agbaladozie (2008) indicated that male poultry farmers surpass the female poultry farmers in net return and amount of credit supply obtained. Anaglo, Boateng & Boateng (2014) investigated gender and access to agricultural resources by smallholder farmers in the Upper West Region of Ghana using Chi-Square tests statistics. Statistically significant differences were observed between gender and access to land, labour, inputs and radio, extension agents and input suppliers ($p<0.05$) while there was no significant difference between gender and access to credit ($p>0.05$) even though women also have more access to credit than men. Anang, Sipiläinen, Bäckmanand Kola (2015)examined factors influencing smallholder farmers' access to agricultural microcredit in Northern Ghana using regression model. The study revealed that gender, household size, farm capital, cattle ownership and improved technology adoption were the significant factors determining loan size. Adeola, and Ayoade (2009) examined the effects of gender differences on access to technologies among farmers in Ibadan/Ibarapa Agricultural Zone of Oyo State, Nigeria findings revealed that female farmers were found to have more access to technologies of controlling of pests and diseases in livestock, improved livestock housing unit and cassava processing than their male counterparts.

In the final analysis, there is an asymmetry in the findings of previous as shown in the empirical review. For example, Adinya, et al (2013), Anaglo, et al (2014), Adeola, and Ayoade (2009), submitted that female gender has more access to farm resources than the male gender while Agbaladozie (2008) among other scholars gave a contrary view. The divergent findings of the researchers suggest further research in the study area from other geographical and cultural background. In order to bridge this literature and knowledge gap, this work therefore investigates gender disparity in farmers' access to agricultural credit with particular focus on Ogbaru Local Government Area which is in one of the acclaimed agricultural zones of the state.

METHODOLOGY

Research Design

This study is a Survey research. It consists of asking questions, collecting and analyzing data from a supposedly representative members of the population at a single point in time with a view to determine the current situation of that population with respect to one or more variable under investigation. The study aims at examining gender disparity in farmers' access to agricultural credit: A study of selected

cooperative societies in Ogbaru Local Government Area of Anambra state, Nigeria.

Area of Study

The area of the study is Ogbaru local government area of Anambra state, Nigeria. Ogbaru consist of the following towns: Atani, Akili-Ogidi, Akili-Ozizor, Amiyi, Mputu, Obeagwe, Ohita, Odekpe, Ogbakugba, Ochuche Umuodu, Ossomala, Ogwu-aniocha, Umunankwo, Umuzu, Okpoko, Ogwu Ikpele. Ogbaru has its local government headquarters in Atani. Ogbaru People are traditional fisher-people, farmers as well as known warriors from its history. The Ogbaru people also share clan linage and boundaries with its people in delta state and rivers state such as Asaba in delta state and Ndoni in rivers state. The Ogbaru people consider River Niger waters that runs through its lands as their territorial lands. Ogbaruland is neighbored by Onitsha, a major commercial city in south eastern Nigeria located in Anambra State in Nigeria. Ogbaru people and clan are stretched into three Nigerian states, namely Anambra State, Delta State and Rivers State in Nigeria. It was created in 1991 and is located in the Anambra North Senatorial Zone of the State.

Population of the Study

The population of the study is made up all the agricultural cooperatives in Ogbaru local government area of Anambra state, Nigeria. Ogbaru local government area of Anambra state has 154 registered cooperative societies out of the 154 registered cooperative 122 of them are agricultural cooperative societies with a membership size of one thousand nine hundred and twenty-seven (1927) members as at the time of this study.

Sample Size and Sampling Procedure

A random sampling technique was used to select one society each from the sixteen (16) communities that make up Ogbaru local government area of Anambra state.

To determine the sample size, for the purpose of questionnaire distribution; the Taro Tamani formula was used to obtain a sample of 270. For the purpose of allocation of sample stratum, the researcher adopted R. Kumaisons formular.

Administration and collection of Questionnaire

The instrument was administered to the respondents with the assistance of two (2) trained research assistants in the selected L.G.A. The administration and collection of the instrument took a period of about four (4) weeks. A total of 270 copies of questionnaire were administered, but only 258 copies were dully completed and returned.

Method of Data Analysis

Data collected were analyzed using descriptive statistics (frequencies, percentages, mean, and standard deviation) t-test statistics and the linear regression model. The demographic profile was processed using descriptive statistics, hypothesis one was processed using the t-test statistics while hypotheses two was tested using the regression model. Linear regression model of the ordinary least square (OLS) approach was used to test hypothesis two in order to ascertain the effect of gender on access to agricultural credit. The use of (OLS) is informed by the fact that under normality assumption for ei, the OLS estimator is normally distributed and are said to be best, unbiased linear estimator. Gujarati (2008).

The model is implicitly specified as follows;

The model is implicitly specified as follows;

$Y = f(X_1, X_2, X_3 \ldots\ldots X_n + ei)$

……eq(1)

The model is explicitly specified as follows;

$Y = \alpha+\beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 \ldots\ldots \beta_kX_k + ei$ ……eq(2)

Where:

α = intercept

Y = Amount of credit applied for (in naira).

β_1-β_{10}=Regression coefficient

ei = Error term designed to capture the effects of unspecified variables in the model

X_1=Gender (1 for male 0 for otherwise)

X_2=Age of farmer (yrs)

X_3= Level of education (yrs)

X_4= Farm size (ha)

X_5= Family size (number of persons)

X_6= Faming experience (yrs)

X_7=Income of the farmer (₦)

X_8= Amount of savings in cooperative ((₦)

α= Constant term

The α and β_S are the parameters for estimation and these are the error terms s.

The regression analysis was run using SPSS package so as to determine the order of

importance of the explanatory variables in explaining the variation observed in the dependent variables. The t-test was also performed to test the significance of each of the explanatory variables at the alpha levels of 5%.

DATA PRESENTATION AND ANALYSIS

Table1.*Distribution according to socioeconomic profile of respondents*

Items	Frequency	Percentage (%)	Cumulative (%)
Gender			
Male	182	70.5	70.5
Female	76	29.5	**100**
Total	**258**	**100.0**	
Age (Years)			
≤ 20	3	1.2	1.2
21 - 30	14	5.4	6.6
31 - 40	25	9.7	16.3
41 – 50	176	68.3	84.6
51 – 60	33	12.7	97.3
≥ 60	7	2.7	**100.0**
Total	**258**	**100.0**	
Marital status			
Married	181	70.2	70.2
Single	45	17.4	87.6
Divorced	4	1.5	89.1
Widow/widower	28	10.9	**100.0**
Total	**258**	**100.0**	
Level of Qualification(in years)			
Primary	87	33.7	33.7
Secondary	150	58.2	91.9
Tertiary	21	8.1	**100.0**
Total	**258**	**100.0**	
Farming Experience (in years)			
1 – 5	24	9.3	9.3
6 – 10	54	20.9	30.2
11 – 15	149	57.8	89.0
15 – 30	31	12.0	**100.0**
Total	**258**	**100.0**	
Farm size (in hectares)			
1 – 2	180	69.8	69.8
3 – 5	57	22.1	91.9
6 – 8	14	5.4	97.3
9 – 15	7	2.7	**100.0**
Total	**258**	**100.0**	
Family size (in numbers)			
1 – 3	31	12.0	12.0
4 – 6	122	47.3	59.3
7 – 9	81	31.4	90.7
10-12	24	9.3	**100.0**
Total	**258**	**100.0**	
Income of farmers (Monthly)			
₦1,000 - ₦ 10,000	11	4.3	4.3
₦ 10,100 - ₦ 20,000	31	12.0	16.3
₦ 20,100 - ₦ 30,000	106	41.1	57.4
₦ 30100 - ₦ 40,000	44	17.1	74.5
₦ 40,000 and above	66	25.5	**100**
Total	**258**	**100.0**	
Amount of Savings (Monthly)			
₦1,000 - ₦ 10,000	3	1.2	1.2

₦ 10,100 - ₦ 20,000	219	84.9	86.1
₦ 20,100 - ₦ 30,000	16	6.2	92.3
₦ 30100 - ₦ 40,000	14	5.4	97.7
₦ 40,000 and above	6	2.3	**100**
Total	**258**	**100.0**	

Source: *field survey 2017.*

Socioeconomic characteristics of the respondents were presented in Table 1. As regards to the gender of the respondents as shown in table 4.1, 70.5 %(182) of the respondents are males while 29.5%(76) are females indicating active participate of males in cooperative activities than the female in Ogbaru local government area. All the farmers' cuts across the whole age brackets, but majority, 68.3% of them fall with the age bracket of 41-50years and above. 70.2% (181) of the respondents are married. 17.4% (45) of the respondents are single. 1.5% are divorced while 10.9% are widows. All the respondents had formal education. Majority of the respondents 58.2% (150) has secondary education. 33.7%(87) has secondary education. While 8.1%(21) has tertiary education. Over 80% of the respondents have above 10years of cooperative experience. Majority of the farmers 180%(69.8) have between (1-2) hectares of farm size, thus indicating that they are small holder farmers. Over 80% of the respondents have above three people in the family, thus indicating a high level of dependency ratio among the farmers. With respect to income of the farmers, major over 80% of the farmers earn above ₦20,000. Although relatively low considering the high level of dependency ration and loan repayment burden. Majority of the farmers save between ₦ 10,100 - ₦ 20,000 per mount this constitutes 84.9% of the responses.

Table2: *Distribution according to the range of amount of loan applied for and amount received by the male cooperative farmers.*

Options	N	Minimum ₦	Maximum ₦	Mean ₦	Std. dev.
Amount of loan applied	182	₦ 50500	₦ 350500	₦ 200927.35	₦ 94343.404
Amount of loan approved	182	₦ 50500	₦ 450500	₦ 238534.19	₦ 100139896
Amount of loan received	182	₦ 50500	₦ 450500	₦ 238534.19	₦ 100139896

Source: *field survey 2017.*

As shown in table 2, with respect to the range of amount of loan applied for and amount received by the cooperative farmers, the minimum amount of money applied for , approved and amount received was fifty thousand five hundred naira (₦50,500) respectively. The maximum amount of money applied for, approved, and amount received by the farmers was four hundred and fifty thousand, five hundred naira (₦450, 500). On the average the amount of money applied for , approved and amount received by the applicants was two hundred thousand, nine hundred and twenty-seven naira, thirty-five kobo (₦ 200927.35), two hundred thirty eighty thousand, five hundred and thirty-four naira, nineteen kobo (₦238534.19) and two hundred thirty eighty thousand, five hundred and thirty-four naira, nineteen kobo (₦238534.19) respectively.

Table 3.*Distribution according to the range of amount of loan applied for and amount received by the female cooperative farmers.*

Options	N	Minimum ₦	Maximum ₦	Mean ₦	Std. dev.
Amount of loan applied	76	₦ 50500	₦ 350500	₦ 210917.33	₦ 94343.404
Amount of loan approved	76	₦ 50500	₦ 450500	₦ 248544.11	₦ 101138894
Amount of loan received	76	₦ 50500	₦ 450500	₦ 248544.11	₦ 101138894

Source: *field survey 2017.*

As shown in table 3, with respect to the range of amount of loan applied for and amount received by the cooperative farmers, the minimum amount of money applied for , approved and amount received was fifty thousand five hundred naira (₦50,500) respectively. The maximum amount of money applied for , approved, and amount received by the farmers was four hundred and fifty thousand, five hundred naira (₦450,500). On the average the

amount of money applied for , approved and amount received by the applicants was two hundred and ten thousand, nine hundred and seventeen naira, thirty-three kobo (₦ 210917.33), two hundred and forty eighty thousand, five hundred and forty-four naira, eleven kobo (₦ 248544.11) and two hundred and ten thousand, nine hundred and seventeen naira, thirty-three kobo (₦ 210917.33), two hundred and forty eighty thousand, five hundred and forty-four naira, eleven kobo (₦ 248544.11) respectively.

Regression Result

Table4.*Socioeconomic factors influencing farmers' access to agricultural credit.*

Model	B	Std. error	t	Sig.
CONSTANT	-111410.425	23721.009	-4.667	0.000
Gender	1.92	1.400	1.371	1.108
AGE	132.919	41.741	3.164	0.008
EDUCATION	14254.736	2445.763	5.868	0.000
Farm size	0.062	0.1316	0.471	0.127
Family size	-0.016	0.0307	-0.521	0.221
Faming experience	0.084	0.0244	3.44	0.000
Income	3.254	0.864	3.766	0.000
Amount of savings	0.00023	0.00006	3.21	0.000
R	0.729			
R^2	0.741			
Adj. R^2	0.749			
F-statistic	142.042			0.000

Source: *field survey 2017.*

In other to evaluate socioeconomic factors influencing farmers access to agricultural credit, the regression analysis was ran. Table 4 showed the precision of the model. In general the joint effect of the explanatory variable in the model account for 74.1% of the variations in factors influencing farmers' access to agricultural credit.

Five coefficients (Age, Educational qualification, Farming experience, Income and amount of savings) were significant. Age showed a positive relationship indicating that a year increase in the age of farmer brings about increase in amount of loan the farmer can assess by ₦132.92. Educational qualification showed a positive sign indicating that a year increase in educational qualification will bring about an increase in amount of loan the farmer can assess₦14, 254.74. Farm size shows a positive relationship indicating that a hectare increase in farm size of the farmer brings about increase in amount of loan the farmer can assess to credit by less than ₦1.00. Family size shows a negative relationship indicating that an increase in the number of dependents in the family will bring about a decrease in amount of loan the farmer can assess by₦1.00. Farming experience shows a positive relationship indicating that a year increase in farming experience will bring about an increase in farmers access to credit by ₦8.40. Income also shows a positive relationship indicating that a naira increase in the income farmers will bring about ₦3.25 increase in loan repayment. Collateral also has a positive relationship with loan repay of the farmer with a coefficient of 0.204.Amount of savings also has a positive relationship indicating that an increase in the amount of savings will bring about an increase in farmers access to credit.

It is important to mention that gender as a factor was not significant in influencing access to cooperative loans. This was on grounds of the principle of no discrimination on gender of members that govern cooperative movement. Male and female members had equal opportunities to getting cooperative loans provided the member loan applicant had met other loan management requirements.

Test of hypothesis

H_{o2}: There is no significant difference between female and male farmers access to agricultural credit.

Hypothesis two states that there is no significant difference between female and male farmers access to agricultural credit. To test the hypothesis the t-test statistics was employed. Table 5 is a summary of the t-test values on the mean difference in female and male farmers' access to agricultural credit. The result of the test shows that the t-calculated value was not

significant at 1.100 significant levels. This implies that there is no significant difference in female and male farmers' access to agricultural credit.

Table 5: *Pared sample t-test statistics on the difference between female and male farmers access to agricultural credit.*

Item		Mean diff	Std. dev	Std. Error	t	df	Sig. (2-tailed)
Male	Amount of loan applied	₦ 238534.19	₦ 100139896	₦ 10013989	1.134	257	1.100
Female	Amount of loan received	₦ 248544.11	₦ 101138894	₦ 10113889			

Source: *field survey 2017.*

Test of Hypothesis Three

H_{03}: Gender is not a significant determinant of farmers' access to agricultural credit.

Table 6: *Regression Result on the influence of gender on access to agricultural credit*

Model	B	Std. error	t	Sig.
CONSTANT	-111410.425	23721.009	-4.667	0.000
Gender	1.92	1.400	1.371	1.108

Source: *field survey 2017.*

From the regression result, gender as a factor was not significant in influencing farmers' access to cooperative loans. We therefore reject the null hypothesis and conclude that gender is no significant determinant of access to agricultural credit.

Summary of Findings

- There are more active participate of males in cooperative activities than the female in Ogbaru local government area.
- All the farmers cuts across the whole age brackets, but majority, 68.3% of them fall with the age bracket of 41-50years and above.
- Majority of the respondents 58.2% (150) has secondary education.
- Majority of the farmers are small holder farmers.
- Most of them have high level of dependency ratio among the farmers.
- From the analysis, the joint effect of the explanatory variable in the model account for 74.1% of the variations in the factors influencing farmers access to agricultural credit.
- Five coefficients (Age, Educational qualification, Farming experience, Income and amount of savings) were significant 1% respectively.
- There is no significant difference between female and male farmers access to agricultural credit.

CONCLUSION

This study has examined gender disparity in farmers access to agricultural credit: A study of selected cooperative societies in Ogbaru Local Government Area of Anambra state. with the aim of comparing the quantum of credit available to male and female farmers and determining the influence of gender in access to agricultural credit. In the final analysis, there is an asymmetry in the findings of previous as shown in the empirical review. For example, Adinya, et al (2013), Anaglo, et al (2014), Adeola, and Ayoade (2009), submitted that female gender has more access to farm resources than the male gender while Agbaladozie (2008) among other scholars gave a contrary view. The divergent findings of the researchers suggest further research in the study area from other geographical and cultural background, hence, the need for this research.

RECOMMENDATIONS

Based on the analysis and findings of this study, the researchers therefore recommend that:

- Regulatory body of cooperative should ensure that there should be no discrimination on gender of members that govern cooperative movement.
- Regulatory body of cooperative should ensure that condition of registration of cooperative should be gender sensitive.
- Government should advance adequate farm credit to farmers irrespective of gender to

enable them improve food production as well as ensure food security in the area.

- A supervised credit scheme should be set up by the government as well as functional and effective credit access which would serve as panacea for gender differential in credit access.

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